



# ROPSSA



## Quarterly Newsletter

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WWW.ROPSSA.ORG

April - June

2008

### REVIEW OF THE PAST

In commemorating our 40<sup>th</sup> year anniversary we would also, like to recognize the many contributions made by former and current staff members who have been with the program since the decentralization of the T.T. Social Security System. Their tireless effort and dedication has greatly contributed to what this agency is today.

The Palau Social Security System was created on May 28, 1987 when RPPL 2-29 (replaced by RPPL 3-64) was passed into law. On October 1, 1987, Palau Social Security began operations in a transition phase. Then in early 1988, the

Trust Territory System was dissolved and the remaining staff members of that system were repatriated to their islands. The only staff from the T.T. Social Security System to be repatriated was Tomasa Reschengel. Ms. Reschengel was hired as an accountant for the T.T. Social Security System two years prior



Ms. Tomasa D. Reschengel  
Chief Financial Officer

to the dissolution of the program in Saipan.

Immediately after Ms. Reschengel's arrival, Ms. Donna White flew in from Saipan and installed the first Social Security Program-Wang Cobol at the Ministry of Finance as a sub program. The installation of the first social security program at finance was mainly due to the lack of technical support staff. The Wang Software Program was used from 1988 until 1999. With the millennium approaching coupled with the concern of the Y2K problem, the Administration migrated to Unix Software Program in 1999. Then in 2002, the Administration, upgraded the software program to Fox Pro 2.6. Although, this program was by far more effective than the previous ones it still lacked the efficiency that the Administration was looking for. In 2003, the Department of Interior, Office of the Insular Affairs awarded the three Freely Associated States Social Security Systems a grant in the amount of \$215,000 to upgrade its' software program. Finally, in 2005 Visual Fox



Ms. Merian Ito  
Former SSA Employee

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### USING ACH TO PAY LOAN

In April 2008, we mailed notification letters to 180 Benefit Recipients who were paying their loans using the ACH system directly, to arrange with their bank to allow their loan payments to be automatically deducted from their savings or checking accounts. This became necessary because of a recurring problem this agency, and the banks involved had to deal with every month. That is, a Benefit Recipient who was paying his/her loan directly through ACH, by having Social Security transfer the payment directly to their loan account, would have their ACH loan payment rejected by the bank once their loan is paid-off or they refinance (with a new loan account number) and they fail to notify us. Checking or savings account is a more appropriate place to direct benefit payments because the account numbers do not change; and from there a Benefit Recipient can arrange with his/her bank to automatically transfer payments to service his/her loan.

We think the arrangement is better for all parties involved but most of all, it is better for the Benefit Recipient because it prevents "bank reject" of his/her benefit payment. "Bank reject" means the bank doesn't accept the electronic payment because the account number is not valid.

## FREQUENTLY ASKED QUESTIONS

### \*Who is eligible?

Any one who pays Social Security Tax is eligible for benefits, but only in accordance with Social Security Eligibility Requirements.

### \*When are Benefits paid?

When you retire at the age of 60 or older. Surviving spouse and children upon the death of the worker. Eligible disabled worker is paid at any age, but only in accordance with Social Security Eligibility Requirements.

### \*How are Benefits funded?

The Social Security administration collects contribution (taxes) from employer and their employees on quarterly basis. The monies collected are used to pay the benefits to the beneficiaries. Excess funds, if any, are invested.

### \*What is the amount of the Benefit?

The amount of Benefits depends on what you paid into the system.

### \*Can I designate who will receive my benefits?

No, you cannot designate anyone to receive your benefits. Social Security benefits can only go to your spouse and children.

### \*Can I pay more Social Security than required and receive a larger benefit?

No, it is not possible to pay more Social Security tax with just one job. Unless you are working two jobs, only then will you be able to pay more Social Security tax (these taxes can only reach four thousand dollar (\$5,000.00) per quarter and excess amount will be refunded to you). And the more quarters you earn the chances of receiving a larger benefit is probable.

### \*Re-computation of Retirement Benefits

If a retiree paid contributions during a calendar year his/her monthly benefit will be recomputed to reflect the additional contributions after each calendar year in which the earnings were made (e.g. 4<sup>th</sup> qtr. 2006 to 3<sup>rd</sup> qtr. 2007). The new monthly benefit amount will be payable beginning with the first month following the year in which the earnings were made.

## FAREWELL MS. NGIRAMEKED

On July 18, 2008, Ms. Desiree Ngirameked's internship with Social Security Administration came to an end. Desy as everyone in the agency called her, majors in Business Administration at Palau Community College and her internship here in this agency was part of her degree's requirement.



Ms. Wally left presenting certification of appreciation to Ms. Desiree Ngirameked

We were fortunate to have Desy join the Social Security team. When she came on board it was early June of this year. She was assigned to Member Services Section with duties and responsibilities like; receive and route customers, compile documents for mailing, data entry, file, update and maintain the beneficiaries' filing cabinets.

Again, we would like to thank her for all her help, and wish her the best in her future endeavors.

### ***Did You Know...***

A Surviving Child Insurance Benefits for students, ages 18 to 21 years old require ***Certification of School Attendance*** completed by a school official to continue receiving monthly benefit payments. A school certification of attendance document is valid for those enrollment period certified by a school official either per school year or per semester. Failure to provide student status at the beginning of each school year or semester will cause withholding child's monthly benefit payment. Forms may either be picked up at our office or available at our website ([www.ropssa.org](http://www.ropssa.org)).

### ***Kemedengei El Kmo***

A Surviving Child Insurance Benefit el mora ngalek el ngara skool, el Teruich ma Eai (18) a rekil el Luich ma Tang (21), a kirir el kutmeklii a form el Certification of School Attendance (tial form al bel nguu ngkal ngalek ra skool el mora skool mar chad ra skool a kutmeklii e odureklii el mera obis ra Social Security). Alsekum a ngalek el melaii a ngeseu ra Social Security a diak el relii tial Certification of School Attendance el nguu el mei ra Social Security, ea meseul el mor ngii a mo mekimd el dimerek kmol meruul. Tial form a sebechem el menguu ra obis ra Social Security malchub eng sebechem el nguu ra internet ra website el [www.ropssa.org](http://www.ropssa.org).

Al ngarngii a kerim eng sebechem el lou dengua mera 488-2457 e mengedecheduch ra Evalista Kyota malchub eng Jeany Spis, ra Eai el Klok ra tutau (8:00 a.m.) el mo Eim el Klok ra kebesengei (5:00 p.m.) Monday-Friday.



## 40<sup>th</sup> ANNIVERSARY DONATOR

We received donations from 40 businesses and individuals with the total value of \$5,002.88. Majority of the donations received were used as prizes for games, contests, competitions and raffle drawings. Some of the donations were used to advertise the event and others to help this agency with refreshments, lunches and transportation for the participating retirees and benefit recipients attending the 40<sup>th</sup> Anniversary. For example: Palau Community College and Palau Public Utility donated man power and equipment



*PPUC hoist the 40th Anniversary Banner at Japan-Palau Friendship Bridge*

to hoist the 40<sup>th</sup> Anniversary Banner on designated areas like Old OEK Building and electrical poles at Koror side of Japan-Palau Friendship bridge. The Office of Vice President and Ministry of Education donated their Agencies' buses to transport our guest from Babeldaob to PCC Track and Field. Aimeliik Farm and OISCA Farm donated vegetables and fruits that were used for the Events' Lunches. Friendlin Co. and Tebecheding also donated cases of water to quench the thirst.



*"Aimeliik Farm"*

On behalf of the Palau Social Security Administration and all the benefit recipients, especially the retirees, we thank the following individuals and businesses for their generous donations.

<u>Company Name</u>	<u>Contact Person</u>	<u>Total Value</u>	<u>Donations</u>
Roll 'em Production & OTV	Ms. Kassi Berg	\$1,189.00	Advertisement: Air 4times. 1 hour Talk Show: OTV
Palau Royal Resort	Mr. Isao Takahashi	\$400.00	Compl. Room Dinner
Palau Pacific Resort	Mr. Shokichi Suzuki	\$333.00	Compl. Room Day Pass
Shell Company Pacific Island Limited	Mr. Frank Kyota	\$281.00	50 Gallons of Diesel
Belau Medical Clinic	Mrs. Jennifer S. Yano	\$250.00	4 lab., Pharmacy, X-Ray Services
Crowning Glory Hair Salon & Deluxe Rest.	Mr. Haruo Esang	\$250.00	\$250 Cash (Check)
Surangel & Sons Company	Mr. Surangel Whipps, Jr.	\$225.00	3 Cert. Use of Tent/Chairs
Airai View Hotel Inc.	Mr. Syardi Ruslan	\$215.00	Compl. Room Dinner & Water Paradise
North Beach Cottages Breakfast	Ms. Deelola Reklai	\$170.00	Compl. Room/
First Commercial Bank	Mr. Jin-Yinn Soong	\$150.00	\$150 Cash (Check)
Sun's Flower Shop & Spaco Finance	Mrs. Sandra S. Pierantozzi	\$140.00	2 Gift Cert. & Pens
Rose Garden	Mr. George K. Alfonso	\$132.00	Compl. Room
Family Surgical	Ms. Analiza Roberts	\$100.00	4 Gift Cert. Clinical Services or Other Suitableneeds

<u>Company Name</u>	<u>Contact Person</u>	<u>Total Value</u>	<u>Donations</u>
Pacific Family Medical Supply	Ms. Merly Kuartei	\$100.00	\$100 Cash (Check)
Duty Free Shop	Mr. Greg Gordon	\$100.00	Two Davidoff Cool Water Colognes
Neco Tabecheding	Ms. Karen Etpison	\$96.00	10 Cases Bottled Water
Computer Plus	Ms. Maria L. Rehuher	\$90.00	6 Surge Protectors
Lotus Beauty Parlor, Riptide Beach Bar & Grill and Dichem's Café	Ms. Dixie S.E. Tmetuchl	\$75.00	3 Gift Certificates
7K Beauty Salon	Mr. Besure Kanai	\$74.00	5 Gift Certificates
Rock Island Café & Coconut Hut	Ms. Viola Kanai	\$60.90	4 Gift Certificates
Klamiokel Beauty Shop	Mr. Ignacio Anastacio	\$55.00	3 Gift Certificates
K&C Beauty Parlors	Mr. Kalistus Ngirturong	\$50.00	2 Gift Certificates
The Taj Friendlin Co. Ltd.	Mr. Robert Scaria Ms. Perpetua Tmetuchl	\$50.00	Gift Certificate
Taiwan Technical Mission "Aimeliik Farm"	Mr. Cia-Chong Xiang	\$40.23	Cucumber, Guava Banana
Hiromi's Beauty Salon	Ms. Hiromi M. Asanuma	\$40.00	2 Gift Certificates
Sarah's Yum Yum	Mr. Wayne Sugiyama	\$40.00	2 Gift Certificates
Arirang Restaurant	Mr. Soon Seob Ha	\$40.00	2 Gift Certificates
OISCA Farm	Mr. Itaru Kishigawa	\$36.75	Melon, Napa, Okra Cucumber, Eggplant
Carp Island Restaurant	Mr. Itaru Kishigawa	\$30.00	2 Carp T-Shirts
Maui Beauty Salon	Mr. Samuel Maui	\$25.00	Gift Certificate
Ngeasek Beauty Parlor	Ms. Sheryll Madriaga	\$20.00	Gift Certificate
Elilai Store	Mr. Riosang Salvador	\$20.00	10 Coffee Mugs
Palau National Communication Corporation	Mr. Richard L. Misech	\$100.00	2 Sim Cars w/Airtime 5 Debusch Calling Card
Bank of Guam	Mr. Wayne S.N. Santos		36 Piggy Banks 20 Bags, 5 Money Bags
Bank of Hawaii	Mr. James Hobbs Lowson		14 Bubble Heads 6 Umbrellas
Palau Public Utility Corporation	Mr. Satoru Adachi		Put up/Take down banner at Palau-Japan Friendship Bridge
National Development Bank of Palau	Mr. Kaleb Udui, Jr.		5 NDBP T-Shirts Pens, Bags, 5 NDBP 25 <sup>th</sup> Anniver. T-Shirt
Palau Community College	Mr. Patrick U. Tellei		Put up/take down a banner in front of old OEK & Prepared a sign in front of the College
ROP Vice-President Office	Vice President Elias C. Chin		3 Buses (40 & 20 Seater)
Ministry of Education	Minister Mario Katosang		4 Buses (30 & 60 Seater) Video Taking
Eco Paradise	Mr. Ben Kesolei Station Manager		
	Mr. Charlie Olkeriil		Live Radio Show
	Mr. Ryan Remoket		Video Taking
	Mr. Blas Lawrence		
	Ms. Eunice Akiwo		Picture Taking

## Review...

Pro was installed in Palau as well as the rest of the FAS Social Security Systems.

The Administration has come a long way in terms of technology. Twenty years ago, when the Palau Social Security Office opened most of the work was done manually. For example, when an employer came in to pay their quarterly SS Tax the collection officer would



receive the payment and write out a receipt reflecting quarter ending and the tax amount. Today, this collection process is automated. Another perfect example is the issuance of Social Security Number (SSN) Cards as well as Employer Identification Number (EIN) Cards. Before and even after the



Receipt Printer

2005 conversion to Visual Fox Pro, if a person applied for a Social Security Number or an Employer Identification Number the applicants' information would be keyed into the computer and when the system assigns a number

the staff member would then

use a manual type-writer to issue that person's card. The Administration is now able to print Social Security Cards and Employer Identification Cards straight from the computer system. This enhancement has

elevated our operational efficiency to another level of professionalism and in line with our motto "Continuous Improvement-In Pursuit of Excellence in Public Service."



Computer Generated SSN Card



Computer Generated EIN Card

## Human Wisdom

"ARECHED, AIOUD"

A tara klebesei, ea tarngak a oudengua el mei el kmo mketmeklau e debora Ngerchelong. Ak dirk mengetmokl er ngak engii atmoich. "Morchedau, kau kemal ngeual", engak a mekekokak el mai ak kloklek el kumedasu ak mochousbech, eng mai a choidelek el dichomtech a bkais chemerungel.

A ki tuobed ra blik el meral e stob ra Shell Gas Station ra Airai, el melai a cheluch, ng tmuu ra stoang eng mai a kall mai illumel, e mora cashier, al lolechoid ra til eng diak el betik ra chidpengel meng ngolngeng er ngkal cashier chocherchur el chebechobel leng mla chobes ra chidbengel ra blil. Mak harau ra cheluch ea kilmuut el mora blil ma kinguu a chidbengel. Ak dular ngii el kmo moues a rokui el kloklem el kmo kolab ra uchei ra dorail. Kmur ngak el kmo "ak mla ngmai, ak mla ngmai!", a kituobed ra parking, ea ngelekel a choldiu, e remurt el mei, meng stob e chocherchur, le ki mla chobes ra ngelekel.



Me tia tekoi el mora rechad el rokui el kmo "A Reched, a Ioud" leng diak el dil chitbengem chamobes er ngii, alii e ke obes ra ngelekem.

## REMINDER!!

The Republic of Palau Social Security Administration wishes to inform all employers and self-employed persons that the Social Security quarterly taxes are **NOW DUE** for quarter ending June 2008. All Employers have until **July 31, 2008** to make necessary payments.



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